

## **Information about proposed changes to long-term care unintentional lapse rules**

### **Purpose of proposed changes**

In an effort to protect consumers, the Office of the Insurance Commissioner (“OIC”) hopes to strengthen the rules that apply to lapse notices for long-term care policies. The Virginia Bureau of Insurance recently wrote [regulations](#) regarding this issue, and the OIC is using those regulations as a starting point.

### **Similar to existing requirements**

It’s worth mentioning that the language in the draft rules regarding changes in mailing procedures (WAC 284-83-025(1)(c) and 284-54-253(1)(a)) is similar to the requirements that carriers already need to follow under [RCW 48.18.290](#) for some types of insurance plans. As a result, there’s already a precedent under Washington law for carriers to use this type of process.

### **Next steps**

The OIC is holding a stakeholder meeting in December. The agency is not planning to actively work on the rule during the legislative session. After session, the agency will hold an additional stakeholder meeting (or meetings) if necessary before releasing a CR 102 draft.

This is an important issue and the OIC looks forward to finishing this project to increase protections for consumers regarding long-term care policies. However, the OIC is planning to devote the time and attention to this issue that it deserves, so the agency does not have a specific completion deadline.